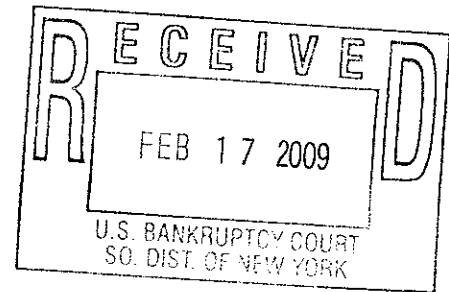


To: Honorable Judge Robert Drain
United States Bankruptcy Court
Southern District of New York
One Bowling Green
New York, NY 10004



Case: Delphi Corporation Bankruptcy

Reason: Protest letter concerning retiree benefits elimination

Date: 2/7/2009

Honorable Judge Robert Drain,

Your honor I'm writing this letter to you as a Delphi Salary Retiree. I wish to implore your consideration in denying the Delphi motion to eliminate all salary retiree benefits currently being provided. I would like to give reasons why and also submit alternative suggestions that I don't believe have been adequately explored.

First I realize that economics times have become quite severe, but Delphi executives brought about the bankruptcy several years ago on themselves. They violated Pro-Forma accounting standards by intentionally mis-stating the financial condition of the company. This was done in-order to trigger substantial bonuses for meeting profit targets. The same people running the company now are some of the same executives that profited during this fraud period. The SEC described this as massive accounting fraud within the company. This lead to a precipitous drop in the stock price that financially killed every employee that had invested his or her 401 in company stock. Unfortunately I'm one of those who believed in our company and invested with them. Our company executives had repeatedly assured us the company was in sound financial shape. Many of the same top executives then had large retention bonuses approved for themselves after declaring bankruptcy. Delphi was still paying operational target bonuses to salary people in 2008. Delphi also utilized the bankruptcy laws to shield their substantial foreign assets by only filing for bankruptcy for their North American Operations. Delphi was also offering retirement packages through 2008 with the promise of health and insurance benefits continuing. I retired last year and if someone had said that possibly our health and insurance benefits would be taken away, I would never had accepted retirement. I'm sure that many other retirees now feel the same way. Management enticed many older workers to

retire and I now feel they probably waited till they met their target employment reduction numbers before asking to cease responsibility for health and insurance benefits.

I would also ask you if it's in your latitude to ask them for consideration of alternatives. First of all, is it necessary to cut everything at once? Would it be possible to cut just dental, vision, and life insurance and leave the health care alone or visa versa? What about the option of a temporary stoppage with the caveat that all benefits must be returned prior to exiting bankruptcy? This would ensure that proper funding is secured prior to exiting. I also question the company's claim to the total savings. If Delphi is currently getting group volume discounts from insurance companies for benefits and insurance, wouldn't Delphi's costs go up per employee if they have 15 thousand less employees for volume discounting?

In conclusion your honor, I would ask you to not penalize the salary workers twice, once for executive mis-conduct that lead to the bankruptcy and loss of our 401's and the other when they take away older workers benefits at a time when we would be unable at our age to find another job that would replace all those earned benefits. This elimination of benefits would impact many people besides the 15 thousand retirees; it also affects all their spouses and children that rely on these benefits. There has also been speculation that the other large automotive companies are watching this ruling as a possibility and litmus test for their own retirees. I realize that I'm just a single voice and you probably won't receive many letters of protest. Delphi didn't tell any retiree in advance what they were doing. We had to find out through news sources and word of mouth. We also aren't organized in a union and most of us can't afford to hire lawyers to represent us in court. I'm asking that you don't approve of Delphi's request to eliminate salary retiree's benefits. Thank you for your consideration.

Delphi Salary Retiree



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